

Certificate of Notice Page 1 of 9
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Bankruptcy Case Number **17-70777**Debtor#1: Jerry A. McKinney Last Four (4) Digits of SSN: 4520Debtor#2: Kathy J. McKinney Last Four (4) Digits of SSN: 9538Check if applicable ☐ Amended Plan ☐ Plan expected to be completed within the next 12 months

**CHAPTER 13 PLAN DATED November 15, 2017
COMBINED WITH CLAIMS BY DEBTOR PURSUANT TO RULE 3004**

UNLESS PROVIDED BY PRIOR COURT ORDER THE OFFICIAL PLAN FORM MAY NOT BE MODIFIED

PLAN FUNDINGTotal amount of \$2,000.00 per month for a plan term of 60 months shall be paid to the Trustee from future earnings as follows:

Payments:	By Income Attachment	Directly by Debtor	By Automated Bank Transfer
D#1	\$ _____	\$ _____	\$ <u>2,000.00</u>
D#2	\$ _____	\$ _____	\$ _____

(Income attachments must be used by Debtors having attachable income) (SSA direct deposit recipients only)

Estimated amount of additional plan funds from sale proceeds, etc.: Debtor will contribute non-exempt portion on the Social Security award

The Trustee shall calculate the actual total payments estimated throughout the plan.

The responsibility for ensuring that there are sufficient funds to effectuate the goals of the Chapter 13 plan rests with the Debtor.

PLAN PAYMENTS TO BEGIN: no later than one month following the filing of the bankruptcy petition.**FOR AMENDED PLANS:**

- i. The total plan payments shall consist of all amounts previously paid together with the new monthly payment for the remainder of the plan's duration.
- ii. The original plan term has been extended by _____ months for a total of _____ months from the original plan filing date;
- iii. The payment shall be changed effective _____.
- iv. The Debtor (s) have filed a motion requesting that the court appropriately change the amount of all wage orders.

The Debtor agrees to dedicate to the plan the estimated amount of sale proceeds \$ _____. All sales shall be completed by ____.

Lump sum payments shall be received by the Trustee as follows: _____

Other payments from any source (describe specifically) _____ shall be received by the Trustee as follows: _____.

The sequence of plan payments shall be determined by the Trustee, using the following as a general guide:

- Level One:* Unpaid filing fees.
- Level Two:* Secured claims and lease payments entitled to Section 1326 (a)(1)(C) pre-confirmation adequate protection payments.
- Level Three:* Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and post-petition utility claims.
- Level Four:* Priority Domestic Support Obligations.
- Level Five:* Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.
- Level Six:* All remaining secured, priority and specially classified claims, miscellaneous secured arrears.
- Level Seven:* Allowed general unsecured claims.
- Level Eight:* Untimely filed unsecured claims for which the Debtor has not lodged an objection.

1. UNPAID FILING FEES _____

Filing fees: the balance of \$ _____ shall be fully paid by the Trustee to the Clerk of Bankruptcy Court from the first available funds.

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2. PERSONAL PROPERTY SECURED CLAIMS AND LEASE PAYMENTS ENTITLED TO PRECONFIRMATION ADEQUATE PROTECTION PAYMENTS UNDER SECTION 1326 (a)(1)(C)

Creditors subject to these terms are identified below within parts 3b, 4b, 5b or 8b. Timely plan payments to the Trustee by the Debtor(s) shall constitute compliance with the adequate protection requirements of Section 1326 (a)(1)(C). Distributions prior to final plan confirmation shall be made at Level 2. Upon final plan confirmation, these distributions shall change to level 3. Leases provided for in this section are assumed by the Debtor(s).

3(a). LONG TERM CONTINUING DEBTS CURED AND REINSTATED, AND LIEN (if any) RETAINED

Name of Creditor (include account #)	Description of Collateral (Address or parcel ID of real estate, etc.)	Monthly Payment (If changed, state effective date)	Pre-petition arrears to be cured (w/o interest, unless expressly stated)
M&T Bank	276 Ida Street, Houtzdale, PA 16651	\$ 1,078.00	\$17,600.00

***The Debtor will participate in the LMP and arrears will be not be paid at this time.**

3(b). Long term debt claims secured by PERSONAL property entitled to §1326 (a)(1)(C) preconfirmation adequate protection payments:

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4. SECURED CLAIMS TO BE PAID IN FULL DURING TERM OF PLAN, ACCORDING TO ORIGINAL CONTRACT TERMS, WITH NO MODIFICATION OF CONTRACTUAL TERMS AND LIENS RETAINED UNTIL PAID

4(a). Claims to be paid at plan level three (for vehicle payments, do not use "pro rata" but instead, state the monthly payment to be applied to the claim):

Name of Creditor	Description of Collateral	Contractual Monthly Payment (Level 3)	Principal Balance Of Claim	Contract Rate of Interest

4(b). Claims entitled to preconfirmation adequate protection payments pursuant to Section 1326 (a)(1)(C) (Use only if claim qualifies for this treatment under the statute, and if claims are to be paid at level two prior to confirmation, and moved to level three after confirmation):

Name of Creditor	Description of Collateral	Contractual Monthly Payment (Level 3)	Principal Balance Of Claim	Contract Rate of Interest

5. SECURED CLAIMS TO BE FULLY PAID ACCORDING TO MODIFIED TERMS AND LIENS RETAINED

5(a). Claims to be paid at plan level three (for vehicle payments, do not use "pro rata"; instead, state the monthly payment to be applied to the claim)

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Monthly Payment at Level 3 or Pro Rata
Ally Financial	2011 Cadillac SRX	\$15,975.00	3.2%	\$288.47

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5(b). Claims entitled to preconfirmation adequate protection payments pursuant to Section 1326 (a)(1)(C) (Use only if claim qualifies for this treatment under the statute, and if claims are to be paid at level two prior to confirmation, and moved to level three after confirmation):

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Monthly Payment at Level 3 or Pro Rata

6. SECURED CLAIMS NOT PAID DUE TO SURRENDER OF COLLATERAL; SPECIFY DATE OF SURRENDER

7. THE DEBTOR PROPOSES TO AVOID OR LIMIT THE LIENS OF THE FOLLOWING CREDITORS:

Name the Creditor and identify the collateral with specificity.	Name the Creditor and identify the collateral with specificity.
Chase Mortgage 927 Good Street, Houtzdale, PA 16651, Clearfield County (Surrender)	
Holiday Financial 2004 Mazda Tribute 159,000 miles	

8. LEASES. Leases provided for in this section are assumed by the debtor(s). Provide the number of lease payments to be made by the Trustee.

8(a). Claims to be paid at plan level three (for vehicle payments, do not use "pro rata"; instead, state the monthly payment to be applied to the claim):

Name of Creditor (include account#)	Description of leased asset	Monthly payment amount and number of payments	Pre-petition arrears to be cured (Without interest, unless expressly stated otherwise)

8(b). Claims entitled to preconfirmation adequate protection payments pursuant to Section 1326 (a)(1)(C) (Use only if claim qualifies for this treatment under the statute, and if claims are to be paid at level two prior to confirmation, and moved to level three after confirmation):

Name of Creditor (include account#)	Description of leased asset	Monthly payment amount and number of payments	Pre-petition arrears to be cured (Without interest, unless expressly stated otherwise)

9. SECURED TAX CLAIMS FULLY PAID AND LIENS RETAINED

Name of Taxing Authority	Total Amount of Claim	Type of Tax	Rate of Interest *	Identifying Number(s) if Collateral is Real Estate	Tax Periods

* The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania and County of Allegheny shall bear interest at the statutory rate in effect as of the date of confirmation of the first plan providing for payment of such claims.

10. PRIORITY DOMESTIC SUPPORT OBLIGATIONS:

If the Debtor (s) is currently paying Domestic Support Obligations through existing state court order(s) and leaves this section blank, the Debtor (s) expressly agrees to continue paying and remain current on all Domestic Support Obligations through existing state court orders. If this payment is for prepetition arrearages only, check here: ☐ As to "Name of Creditor," specify the actual payee, e.g. PA SCDU, etc.

Name of Creditor	Description	Total Amount of Claim	Monthly Payment or Prorata

11. PRIORITY UNSECURED TAX CLAIMS PAID IN FULL

Name of Taxing Authority	Total Amount of Claim	Type of Tax	Rate of Interest (0% if blank)	Tax Periods
Internal Revenue Service	\$24,272.45	Income Tax	0%	2006-2009
Commonwealth of PA	\$998.49	Tax Lien	0%	2006-2008, 2010 and 2012

* Priority Taxes will be paid from the sale of the commercial property.

12. ADMINISTRATIVE PRIORITY CLAIMS TO BE FULLY PAID

- Percentage fees payable to the Chapter 13 Fee and Expense Fund shall be paid at the rate fixed by the United States Trustee.
- Attorney fees are payable to **Calaiaro Valencik**. In addition to a retainer of \$ 1000 already paid by or on behalf of the Debtor, the amount of \$ 300.00 is to be paid at the rate of \$ 100 per month. Including any retainer paid, a total of \$ 5,000.00 (No Look Fee) has been approved pursuant to a fee application. An additional (Unknown at this time) will be sought through a fee application to be filed and approved before any additional amount will be paid thru the Plan.

13. OTHER PRIORITY CLAIMS TO BE PAID IN FULL

Name of Creditor	Total Amount of Claim	Interest Rate (0% if blank)	Statute Providing Priority Status

14. POST-PETITION UTILITY MONTHLY PAYMENTS. This provision completed only if utility provider has agreed to this treatment.

These payments comprise a single monthly combined payment for post-petition utility services, any post-petition delinquencies and unpaid security deposits. The claim payment will not change for the life of the plan. Should the utility file a motion requesting a

payment change, the Debtor will be required to file an amended plan. These payments may not resolve all of the post-petition claims of the utility. The utility may require additional funds from the Debtor (s) after discharge.

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Name of Creditor	Monthly Payment	Post-petition Account Number

15. CLAIMS OF UNSECURED NONPRIORITY CREDITORS TO BE SPECIALLY CLASSIFIED. If the following is intended to be treated as long term continuing debt treatment pursuant to Section 1322(b)(5) of the Bankruptcy Code, check here: ☐

Name of Creditor	Principal Balance or Long Term Debt	Rate of Interest (0% if blank)	Monthly Payments	Arrears to be Cured	Interest Rate on Arrears

16. CLAIMS OF GENERAL, NONPRIORITY UNSECURED CREDITORS

Debtor(s) ESTIMATE that a total of **\$2,000.00** will be available for distribution to unsecured, non-priority creditors. Debtor(s) UNDERSTAND that a MINIMUM of **\$ 0** shall be paid to unsecured, non-priority creditors in order to comply with the liquidation alternative test for confirmation. The total pool of funds estimated above is NOT the MAXIMUM amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is **2%**. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified in Parts 1 - 15, above, are included in this class.

GENERAL PRINCIPLES APPLICABLE TO ALL CHAPTER 13 PLANS

This is the voluntary Chapter 13 reorganization plan of the Debtor (s). The Debtor (s) understand and agree that the Chapter 13 plan may be extended as necessary by the Trustee, to not more than sixty (60) months, in order to insure that the goals of the plan have been achieved. Property of the estate shall not re-vest in the Debtor (s) until the bankruptcy case is closed.

The Debtor (s) shall comply with the tax return filing requirements of Section 1308, prior to the Section 341 Meeting of Creditors, and shall provide the Trustee with documentation of such compliance at or before the time of the Section 341 Meeting of Creditors. Counsel for the Debtor(s), or Debtor (if not represented by counsel), shall provide the Trustee with the information needed for the Trustee to comply with the requirements of Section 1302 as to notification to be given to Domestic Support Obligation creditors, and Counsel for the Debtor(s), or Debtor (if pro se) shall provide the Trustee with the calculations relied upon by Counsel to determine the Debtor (s)' current monthly income and disposable income.

As a condition to eligibility of the Debtor(s) to receive a discharge upon successful completion of the plan, Counsel for the debtor(s), or the debtor(s) if not represented by counsel, shall file with the Court Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) within forty-five (45) days after making the final plan payment.

All pre-petition debts are paid through the Trustee. Additionally, ongoing payments for vehicles, mortgages and assumed leases are also paid through the Trustee, unless the Court orders otherwise.

Percentage fees to the Trustee are paid on all distributions at the rate fixed by the United States Trustee. The Trustee has the discretion to adjust, interpret and implement the distribution schedule to carry out the plan. The Trustee shall follow this standard plan form sequence unless otherwise ordered by the Court.

The provisions for payment to secured, priority and specially classified creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the Trustee will not be required. The Clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. If the secured, priority or specially classified creditor files its own claim, then the creditor's claim shall govern, provided the Debtor (s) and Debtor (s)' counsel have been given notice and

an opportunity to object. The Trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.

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Any Creditor whose secured claim is modified by the plan, or reduced by separate lien avoidance actions, shall retain its lien until the plan has been fully completed, or until it has been paid the full amount to which it is entitled under applicable non-bankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and successful completion of the plan by the Debtor (s), the creditor shall promptly cause all mortgages and liens encumbering the collateral to be satisfied, discharged and released

Should a pre-petition Creditor file a claim asserting secured or priority status that is not provided for in the plan, then after notice to the Trustee, counsel of record, (or the Debtor (s) in the event that they are not represented by counsel), the Trustee shall treat the claim as allowed unless the Debtor(s) successfully objects.

Both of the preceding provisions will also apply to allowed secured, priority and specially classified claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' COUNSEL OF RECORD (OR DEBTOR, IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed on the Debtor.

BY SIGNING THIS PLAN THE UNDERSIGNED, AS COUNSEL FOR THE DEBTOR(S), OR THE DEBTOR(S) IF NOT REPRESENTED BY COUNSEL, CERTIFY THAT I/WE HAVE REVIEWED ANY PRIOR CONFIRMED PLAN(S), ORDER(S) CONFIRMING PRIOR PLAN(S), PROOFS OF CLAIM FILED WITH THE COURT BY CREDITORS, AND ANY ORDERS OF COURT AFFECTING THE AMOUNT(S) OR TREATMENT OF ANY CREDITOR CLAIMS, AND EXCEPT AS MODIFIED HEREIN, THAT THIS PROPOSED PLAN CONFORMS TO AND IS CONSISTENT WITH ALL SUCH PRIOR PLANS, ORDERS AND CLAIMS. FALSE CERTIFICATIONS SHALL SUBJECT THE SIGNATORIES TO SANCTIONS UNDER FED.R.BANK.P. 9011.

Attorney Signature /s/ Donald R. Calaiaro

Attorney Name and Pa. ID # Donald R. Calaiaro PA I.D. #27538

Attorney Address and Phone 428 Forbes Ave., Suite 900, Pittsburgh, PA 15219-1621, 412-232-0930

Debtor Signature /s/ Jerry A. McKinney

Debtor Signature /s/ Kathy J. McKinney

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jerry A. McKinney
 Kathy J. McKinney
 Debtors

Case No. 17-70777-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: mgut
 Form ID: pdf900

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 Total Noticed: 90

Date Rcvd: Nov 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2017.

db/jdb
 cr
 cr
 14719073 +Jerry A. McKinney, Kathy J. McKinney, 276 Ida Street, Houtzdale, PA 16651-8542
 14719074 +Exeter Finance LLC, P.O. Box 165028, Irving, TX 75016-5028
 14719075 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14719073 +AM Std Asst., 100 Cambreidge St., Suite 1600, Boston, MA 02114-2518
 14719072 Altoona Regional, 820 Howard Ave., Altoona, PA 16601
 14719074 +Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
 14719075 +Barks Credit & Collections, P.O. Box 329, Temple, PA 19560-0329
 14719076 +Beneficial, P.O. Box 1231, Brandon, FL 33509-1231
 14719081 +CCS/Nationwide Insurance, 725 Canton Street, Norwood, MA 02062-2679
 14719092 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Continental Finance, P.O. Box 105125, Atlanta, GA 30348)
 14719079 +Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
 14719078 +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14719080 +Cawley & Bergmann, LLP, 117 Kinderkamack Road, Suite 201, River Edge, NJ 07661-1916
 14719082 +Centre Diagnostic, P.O. Box 197, State College, PA 16804-0197
 14719083 +Centre Emergency Med., P.O. Box 6009, Hermitage, PA 16148-1009
 14719084 +Chase Card, Attn: Correspondence, P.O. Box 15298, Wilmington, DE 19850-5298
 14719085 +Chase Mortgage, P.O. Box 24696, Columbus, OH 43224-0696
 14719086 +Clair and Eleanor Godissart, 525 Keystone Hill Road, Philipsburg, PA 16866-8305
 14719087 +Clearfield Hospital, P.O. Box 731584, Dallas, TX 75373-1584
 14719089 +Comcast Cable, P.O. Box 23870, Jacksonville, FL 32241-3870
 14719090 +Commonwealth of PA, 118 Enterprise Drive, Philipsburg, PA 16866-3172
 14719091 Complete Payment Recovery, 3500 5th Street, River Falls, AL 36476
 14720041 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
 14719095 +Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940
 14719098 +David J. Hickton, Esq., US Postal Office & Courthouse, 700 Grant Street, Suite 4000,
 Pittsburgh, PA 15219-1956
 14719099 +Delta Management Associates, Inc., 100 Everatt Avenue, Suite 6, P.O. Box 9191,
 Chelsea, MA 02150-9191
 14719101 Fst Premier, 601 S. Minneapolis Ave., Sioux Falls, SD 57104
 14719102 +Geisinger, P.O. Box 27727, Newark, NJ 07101-7727
 14719103 +Geisinger Health System, 100 N. Academy Avenue, Danville, PA 17822-0001
 14719106 HSBC, P.O. Box 7114, Charlotte, NC 28272
 14719107 +HSBC Mortgage Services Inc., 636 Grand Regency Boulevard, Brandon, FL 33510-3942
 14719104 +Holiday Financial, 1800 Daisy Street, Ext. St., Clearfield, PA 16830-3254
 14719105 +Home Health Ressource, P.O. Box 13150, Overland Park, KS 66282-3150
 14719108 +ICN IPA Collection, P.O. Box 893, Washington, PA 15301-0893
 14719111 +KML Law Group, P.C., Mellon Independence Center-Suite 5000, 701 Market Street,
 Philadelphia, PA 19106-1538
 14719112 +L.S. Ross Assoc., P.O. Box 6099, Jackson, MI 49204-6099
 14719113 +Laffey & Associates, 415 Chartiers Avenue, Carnegie, PA 15106-2356
 14719114 +Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., Coral Gables, FL 33146-1837
 14719115 +Laurel Eye Clinic, P.O. Box 1180, Sharpsburg, GA 30277-0964
 14719125 +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
 14719120 +Med East Post Opd Surgical, P.O. Box 822796, Philadelphia, PA 19182-2796
 14719121 +Medicredit Inc., P.O. Box 1629, Maryland Heights, MO 63043-0629
 14719122 Meredith Manor, Waverly, WV 26184
 14719124 Mihalkd's, One Hillside Drive, Altoona, PA 16601
 14719126 +Mt. Nittany Medical Center, P.O. Box 536317, Pittsburgh, PA 15253-5905
 14719127 +Mt. Nittany Physician Group, P.O. Box 6005, Hermitage, PA 16148-1005
 14719128 +National Credit Adjusters, P.O. Box 3023, Hutchinson, KS 67504-3023
 14719129 +National Recovery, 2491 PaxtonSt., Harrisburg, PA 17111-1036
 14719130 #+Northland Group Inc., P.O. Box 129, Thorofare, NJ 08086-0129
 14719132 +Penelec, P.O. Box 16001, Reading, PA 19612-6001
 14719133 +Penn Credit, Attn: Bankruptcy, P.O. Box 988, Harrisburg, PA 17108-0988
 14719134 +Penn Credit, 916 S. 14th St., P.O. Bo 988, Harrisburg, PA 17108-0988
 14719135 +Penn Highlands, P.O. Box 16157, Rocky River, OH 44116-0157
 14719136 +Penn Highlands Clfd, P.O. Box 893, Washington, PA 15301-0893
 14719137 +Penn Highlands Dubois, P.O. Box 447, Du Bois, PA 15801-0447
 14719139 +Quest Diagnostics Venture, LLC, P.O. Box 740717, Cincinnati, OH 45274-0717
 14719140 R&R Radiology Consultants, P.O. Box 129, State College, PA 16803
 14719141 +Scheer, Green & Burke, P.O. Box 1312, Toledo, OH 43603-1312
 14719142 +Schumacher Group, 165 Caprice Court, Unit B, Castle Rock, CO 80109-1559
 14719145 +The Caring Healthcare Network, 601 N. Front Street, Philipsburg, PA 16866-2303
 14719146 +The HMC Group, Collection Agency, P.O. Box 16211, Rocky River, OH 44116-0211
 14719148 +Tribute Card, Attn: Bankruptcy, P.O. Box 105555, Atlanta, GA 30348-5555
 14719149 +Tyrone Hospital, 9245 Watson Industrial Park, Saint Louis, MO 63126-1518
 14719152 +UPMC, P.O. Box 371472, Pittsburgh, PA 15250-7472
 14719153 +Verizon, Verizon Wireless Bankruptcy Administrati, 500 Technology Dr., Ste 500,
 Saint Charles, MO 63304-2225

District/off: 0315-7

User: mgut
Form ID: pdf900

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Total Noticed: 90

Date Rcvd: Nov 30, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14719067	+E-mail/Text: bknotices@conduent.com Nov 30 2017 18:13:09	ACS/College Loan Corp., 501 Bleecker St., Utica, NY 13501-2401
14719069	+E-mail/Text: EBNProcessing@afni.com Nov 30 2017 18:12:45	AFNI, 1310 MLK Drive, P.O. Box 3517, Bloomington, IL 61702-3517
14719068	+E-mail/Text: katie.wilson@advanceddisposal.com Nov 30 2017 18:12:23	Advanced Disposal, 6330 Route 219, Brockway, PA 15824-5016
14719070	+E-mail/Text: roy.buchholz@allianceoneinc.com Nov 30 2017 18:12:20	Alliance One, 4850 Street Rd. Suite 300, Feasterville Trevose, PA 19053-6643
14719071	+E-mail/Text: ally@ebn.phinsolutions.com Nov 30 2017 18:12:20	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14736809	E-mail/Text: ally@ebn.phinsolutions.com Nov 30 2017 18:12:20	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14719077	+E-mail/Text: bankruptcy@cvaps.com Nov 30 2017 18:12:51	Calvary Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
14719088	+E-mail/Text: bankruptcy@firstenergycorp.com Nov 30 2017 18:12:43	Collection Service Center, 839 5th Avenue, New Kensington, PA 15068-6303
14719093	+E-mail/Text: csdlclientservices@cboflanc.com Nov 30 2017 18:12:57	Credit Bureau of Lancaster County, Inc., P.O. Box 1271, Lancaster, PA 17608-1271
14719094	+E-mail/Text: bankruptcy_notifications@ccsusa.com Nov 30 2017 18:13:06	Credit Collections Services, Two Wells Avenue,, Newton Center, MA 02459-3246
14719097	+E-mail/Text: kcarter@creditmanagementcompany.com Nov 30 2017 18:12:54	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14719096	+E-mail/Text: kcarter@creditmanagementcompany.com Nov 30 2017 18:12:54	Credit Management Company, 2121 Noblestown Road, Attn: Bankruptcy Dept., Pittsburgh, PA 15205-3956
14719100	+E-mail/PDF: ais.exeter.ebn@americaninfosource.com Nov 30 2017 18:16:12	Exeter Finance Corp., P.O. Box 166008, Irving, TX 75016-6008
14719110	+E-mail/Text: cio.bncmail@irs.gov Nov 30 2017 18:12:24	Internal Revenue Service, Attn: Sandra Bence, 1000 Liberty Avenue, Stop 711B, Pittsburgh, PA 15222-4107
14719117	+E-mail/Text: ebn@ltdfin.com Nov 30 2017 18:12:25	LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
14719118	+E-mail/PDF: resurgentbknotifications@resurgent.com Nov 30 2017 18:16:06	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
14719116	+E-mail/PDF: gecsed@recoverycorp.com Nov 30 2017 18:16:11	Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
14719123	+E-mail/Text: bankruptcydpt@mcmcg.com Nov 30 2017 18:12:39	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
14719138	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 30 2017 18:21:39	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14720424	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 30 2017 18:21:43	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14719143	+E-mail/Text: bankruptcy@sw-credit.com Nov 30 2017 18:12:41	Southwest Credit Systems, 4120 International Parkway ste 1100, Carrollton, TX 75007-1958
14719144	+E-mail/PDF: cbp@onemainfinancial.com Nov 30 2017 18:16:12	Springleaf, P.O. Box 64, Evansville, IN 47701-0064
14719147	+E-mail/Text: bankruptcydepartment@tsico.com Nov 30 2017 18:13:01	Transworld Sytems, P.O. Box 15273, Wilmington, DE 19850-5273
14719151	+E-mail/Text: skorman@uoc.com Nov 30 2017 18:13:05	UOC, 101 Regent Court, State College, PA 16801-7965
14719150	+E-mail/Text: bnc@alltran.com Nov 30 2017 18:12:21	United Recovery Systems, P.O. Box 722929, Houston, TX 77272-2929

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	LakeView Loan Servicing, LLC
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14719119*	++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099 (address filed with court: Mabt/contfin, P.O. Box 8099, Newark, DE 19714)
14719109*	++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346 (address filed with court: Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 21126, Philadelphia, PA 19114-0326)
14733566*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
14719131	##+PA Collection, P.O. Box 893, Washington, PA 15301-0893

TOTALS: 1, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
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Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-7

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Form ID: pdf900

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Total Noticed: 90

Date Rcvd: Nov 30, 2017

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2017 at the address(es) listed below:

Donald R. Calaiaro on behalf of Debtor Jerry A. McKinney dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com
Donald R. Calaiaro on behalf of Joint Debtor Kathy J. McKinney dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com
James Warmbrodt on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 6